Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Patrice First name	First name
	passport).	Middle name	Middle name
	Dring vous pieture	Harris	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8523</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
		9xx - xx	9xx - xx

Document Harris

Middle Name

Page 2 of 74

Case Number (if known)

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 520 N. Troy St. Number Street Number Street Unit 2 Chicago IL 60612 City State ZIP Code City ZIP Code COOK County County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code City State City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

Patrice

Debtor 1

Case 17-06996 Entered 03/07/17 16:16:07 Desc Main Filed 03/07/17 Doc 1

Patrice Debtor 1

Document Harris

Page 3 of 74 Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12					
	under						
		■ Chap	oter 13				
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
					oose this option, sign and attac		
		Appli	cation for Individuals t	to Pay The Filing Fe	e in Installments (Official Form	103A).	
		By la	aw, a judge may, but is	not required to, wai	est this option only if you are five your fee, and may do so on	ly if your income is	
		pay t	the fee in installments)). If you choose this	applies to your family size and poption, you must fill out the <i>App</i>	olication to Have the	
		Chap	oter 7 Filing Fee Waive	ed (Official Form 103	BB) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	☐ No					
		Yes.	District IInbke	When	10/19/2015 Case Number	15-35475	
			District IInbke	When	04/19/2013 Case Number	13-16419	
			District	When	Case Number		
					MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.	Debtor		Relationship to you		
	not filing this case with you, or by a business		District	When	Case Number, if k	nown	
	parter, or by affiliate?				MM / DD / YYYY		
					Relationship to you		
			District	When	Case Number, if ki	nown	
					MM/ DD/ YYYY		
11.	•	☐ No.	Go to line 12				
	residence?	Yes.	Has your landlord obtainesidence?	ined an eviction judgme	ent against you and do you want to	stay in your	
			■ No. Go to line 12. □ Yes. Fill out <i>Initia</i> this bankruptcy p	al Statement About an E	Eviction Judgment Against You (Fo	rm 101A) and file it with	

Debtor 1	Patrice		Document Harris	Page 4 of 74 Case Number (if known)
	First Name	Middle Name	Last Name	

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

Doçument

 7 Entered 03/07/17 16:16:07 Desc Main Page 5 of 74

Debtor 1

Patrice

Middle Name

Last Name

Case Number (if known)

You must check one:

certificate of completion.

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

Abou

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ut Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-06996 Filed 03/07/17 Doc 1

Entered 03/07/17 16:16:07 Desc Main Document Harris Page 6 of 74 Patrice Debtor 1 Case Number (if known)

40	What kind of John Jo	16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)			
16.	What kind of debts do you have?	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
			business debts? Business debts are debts				
		No. Go to line 16c.					
		Yes. Go to line 17.	on that are not account about a book as	Libra			
		16c. State the type of debts you o	we that are not consumer debts or business of	lebts.			
7.	Are you filing under	No. I am not filing under Ch	napter 7. Go to line 18.				
	Chapter 7?	Yes. I am filing under Chapt	er 7. Do you estimate that after any exempt p	roperty is excluded and			
	Do you estimate that after any exempt property is	administrative expense ☐No.	s are paid that funds will be available to distril	oute to unsecured creditors?			
	excluded and administrative expenses	□NO. □Yes.					
	are paid that funds will be available for distribution	∐1es.					
	to unsecured creditors?						
8.	How many creditors do	☐ 1-49 —	1,000-5,000	25,001-50,000			
	you estimate that you owe?	■ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
		200-999	10,001-23,000	iniore trail 100,000			
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth:	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
.0	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	□ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
Pa	t 7: Sign Below	1 \$500,001-\$1 million	☐ \$100,000,001-\$500 Million	More than \$50 billion			
ıα	Sign Below						
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
			ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap				
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	·			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.			
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.				
		/s/ Patrice Harris Signature of Debtor 1	★ Signa	ture of Debtor 2			
		Executed on03/06/2017	Exect	uted on			
		MM / DD		MM / DD / VVVV			

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 7 of 74

Debtor 1	Patrice	Harris	Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Andrew B. Nelson	Date	Date: 03/07/2	2017
Signature of Attorney for Debtor	Bute	MM / DD / YYY	Y
Andrew B. Nelson			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
			_
Chicago	IL	60603	_
	IL State	60603 ZIP Code	_
Chicago City Contact Phone 312-332-1800	State		- racilaw.com
City Contact Phone 312-332-1800	State Email add	ZIP Code	- racilaw.com
City 242 222 4800	State	ZIP Code	- racilaw.com

Fill in this in	nformation to ider	ntify your case:		
Debtor 1	Patrice		Harris	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS</u> (State)	
Case Number (If known)	r			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 2,525
1c. Copy	y line 63, Total of all property on Schedule A/B	\$ 2,525
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$64,215
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,387.71
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$2,062.00

Debtor 1 Patrice Document Harris Pirst Name Middle Name Last Name Page 9 of 74

Case Number (if known) _

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
Your famil	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$3,273.15							
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00					
9e. Oblig priority c							
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Tota l	9g. Total . Add lines 9a through 9f. \$_0.00\\\						

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Fill in this in	formation to ide	ntify your case and this filin	g:	0 of 74			
Debtor 1	Patrice		Harris				
D-h4 0	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District	of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is	an
(If known)		(D			i	amended filing	
	orm 106A						
	e A/B: Pr			Control of the Contro	*		12/15
				fits in more than one category, list the asset arried people are filing together, both are eq			
=		ect information. If more spac se number (if known). Answe		te sheet to this form. On the top of any addit	ional		
			her Real Esate You Own or Ha	ve an Interest in			
	n or have any le	egal or equitable interest in a	any residence, building, land	, or similar property?			
No.	Dagariba						
Yes. 2. Add the dol	Describe lar value of the p	portion you own for all of yo	ur entries fro Part 1, includii	ng any entries for pages			
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ease, or have leg	gal or equitable interest in ar	ny vehicles, whether they are	registered or not? Include any vehicles			
=	_	· · · · · · · · · · · · · · · · · · ·	= = = = = = = = = = = = = = = = = = = =	xecutory Contracts and Unexpired Leases.			
03. Cars, vans	s, trucks, tractor	s, sport utility vehicles, mot	orcycles				
Yes.	Describe						
	•	•	reational vehicles, other veh ressels, snowmobiles, motorcycle	•			
No.			,				
_	Describe lar value of the i	portion you own for all of yo	ur entries fro Part 2, includii	ng any entries for pages			
	_	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
	r have any legal	or equitable interest in any	of the following items?		Cı	urrent value of t	he
•	, ,	,	ū		-	ortion you own?	
						exemptions	iu Ciairiis
	d goods and furn Major appliances,	nishings furniture, linens, china, kitchenwa	re				
No.							
Yes.	Describe	Furniture, linens, small appliance	es, table & chairs, bedroom set		\$1,500		
07. Electronic	s					\$	1,500.00
Examples:	Televisions and ra		ital equipment; computers, printer	rs, scanners; music			
No.	electionic devices	including cell phones, cameras, i	nedia piayers, games				
Yes.	Describe	TVs, dvd/blu-ray player, gamino	system, tablet, music collection,	cell phone	\$800		
08 Callactible	e of value	, , , , , , , , , , , , , , , , , , ,		•		\$	800.00
	Antiques and figuri		work; books, pictures, or other art	objects;			
stamp, coir No.	n, or baseball card	collections; other collections, mer	norabilia, collectibles				
Yes.	Describe					•	0.00
						\$	0.00

Filed 03/07/17 Entered 03/07/17 16:16:07

Document Page 11 of 4 umber (if known) Case 17-06996 Doc 1 Desc Main Patrice Debtor 1 First Name Middle Name 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... \$200 Everyday clothes, shoes, accessories 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$25 Costume iewelry 25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Yes. Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,525.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe..... Yes. 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Account Type: Institution name: Yes. Describe..... Wells Fargo 0.00 Checking Account 0.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00

0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

Describe..... Name of Entity and Percent of Ownership:

No.

Filed 03/07/17
Document F Case 17-06996 Doc 1 Patrice Debtor 1

First Name

Middle Name

Entered 03/07/17 16:16:07 Page 12 of 4 Jumber (if known)

Desc Main

20.		=	b bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders.			
	Ū		e those you cannot transfer to someone by signing or delivering them.			
	Yes.	Describe	Issuer name:		\$	0.00
21.		or pension acc	ounts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans			
	Yes.	Describe	Type of account and Institution name: 401(k) or similar plan Employer		\$	Unknown
22.	=	posits and prep			\$	0.00
			sits you have made so that you may continue service or use from a company indlords, prepaid rent, public utilities (electric, gas, water), telecommunications			
	Yes.	Describe	Institution name or individual:		\$	0.00
23.	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)			
	Yes.	Describe	Issuer name and description:		¢	0.00
24.		an education II § 530(b)(1), 529A(RA, in an account in a qualified ABLE program, or under a qualified state tuition program. b), and 529(b)(1).		Ψ	<u> </u>
	Yes.		Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):		\$	0.00
25.	No.	itable or future	interests in property (other than anything listed in line 1), and rights or powers			
	Yes.	Describe			\$	0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements			
	Yes.	Describe			\$	0.00
27.			other general intangibles cclusive licenses, cooperative association holdings, liquor licenses, professional licenses			
	Yes.	Describe	Medical assistant license	\$0	\$	0.00
Моі	ney or prop	erty owed to you	1?		Current value of portion you own Do not deduct secu or exemptions	?
28.	Tax refund	s owed to you				
	Yes.	Describe			\$	0.00
29.	Examples:	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
	Yes.	Describe			c	0.00
30.		unts someone o	•		Ψ	0.00
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else			
	Yes.	Describe			\$	0.00

Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07

Document Page 13 of Page 13 o Case 17-06996 Patrice Debtor 1

Middle Name

First Name

Desc Main

31.		insurance polic			
	No.	-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	Yes.	Describe	Company Name & Beneficiary:		
	163.	Describe	Term life insurance \$0	¢	0.00
32.	-		at is due you from someone who has died	<u> </u>	0.00
		e beneficiary of a cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	Yes.	Describe		•	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	4	
	Yes.	Describe		7	
34.	Other conti	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	\$	0.00
	No.	_		-	
	Yes.	Describe		\$	0.00
35.	Any financ	ial assets you d	id not already list		
	Yes.	Describe		1 .	0.00
				\$	0.00
			of your entries from Part 4, including any entries for pages you have attached		\$0.00
	101 1 uit 4. 1	viite tilat ilaliib			
	416 61		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	No.	n or have any le	gal or equitable interest in any business-related property?		
				Current value of the portion you own? Do not deduct secured class or exemptions	aims
38.	Accounts r	eceivable or co	mmissions you already earned		
	Yes.	Describe		\$	0.00
39.	-	-	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	· · ·	
	Yes.	Describe		1	
40.	Machinery,	fixtures, equip	ment, supplies you use in business, and tools of your trade	\$	0.00
	No.	Dogoribo		7	
	_	Describe		\$	0.00
41.	No.				
	Yes.	Describe		•	0.00
42.	Interests in	partnerships o	r joint ventures		
	No. Yes.	Describe	Name of Entity and Percent of Ownership:	٦	
40	_			\$	0.00
43.	No.	ists, mailing lis	ts, or other compilations		

0.00

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	\$ <u> </u>
47. Farm animals Examples: Livestock, poultry, farm-raised fish	
■ No. Yes. Describe	s 0.00
48. Crops—either growing or harvested No.	<u> </u>
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
Yes. Describe	\$ <u>0.0</u> 0
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$0.00
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 17-06996 Doc 1 Patrice

Filed 03/07/17 Entered 03/07/17 16:16:07

Document Page 15 of 4 umber (if known) — Desc Main Debtor 1 First Name Middle Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 2,525.00	
58. Part 4: Total financial assets, line 36	\$ 0.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,525.00	\$ 2,525.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$2,525.00

Schedule A/B: Property Page 6 of 6 Official Form 106A/B Record # 737915

Fill in this information to identify your case:					
Debtor 1	Patrice		Harris		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number	r				
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check ming state and federal nonbankrupto			
=	ming federal exemptions. 11 U.S.C.		3 022(8)(0)	
Tou are clair	ming lederal exemptions. 11 0.5.C.	9 522(0)(2)		
For any property	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,500</u>	 \$	735 ILCS 5/12-1001(b) - \$1,500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TVs, dvd/blu-ray player, gaming system, tablet, music collection, cell phone	\$_800	 \$	735 ILCS 5/12-1001(b) - \$800.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_ 200	 \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume jewelry	\$ 25		735 ILCS 5/12-1001(b) - \$25.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 737915	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Last Name

Page 17 of 74 Case Number (if known) Document Debtor 1 Patrice

Middle Name

First Name

	Part 2: Additi	onal Page			
Brief description of the property and line on Schedule A/B that lists this property			Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Checking Account, Wells Fargo	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	401(k) or similar plan, Employer	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming	g a homestead exemption of more	e than \$155,675?		
		stment on 4/01/16 and every 3 year		or after the date of adjustment	
		strnent on 4/01/16 and every 3 year	s after that for cases filed on o	or after the date of adjustment.)	
	No.				
		acquire the property covered by the	ne exemption within 1,215 day	s before you filed this case?	
	☐ No				
	☐ Yes.				
0	fficial Form 106C	Record # 737915	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Eill i	n thic int	Caso 17 (Filed 02/07/17			7 16:16:07	Desc Main	
Deb		Patrice		Harris	δ	of 74			
Deb		First Name	Middle Name	Last Name					
	se, if filing) ed States I	First Name Bankruptcy Court for th	Middle Name ne: <u>NORTHERN</u> District of	Last Name ILLINOIS					
l .	e Number nown)			(State)				Check if this	
		orm 106D D: Creditors	s Who Have Clair	ns Secured by F	Property				12/15
informa	ition. If m	ore space is neede	ossible. If two married peopled, copy the Additional Pag and case number (if known	e, fill it out, number the e				ny	
1. Do	any cred	litors have claims s	secured by your property?						
	No. Che	eck this box and sub	omit this form to the court wit	th your other schedules. Yo	ou have nothin	g else to report	on this form.		
	Yes. Fill	in all of the informa	tion below.						
Part	1: L	ist All Secured Clain	ns						
fo	r each cla	aim. If more than or	editor has more than one se ne creditor has a particular cl laims in alphabetical order ad	laim, list the other creditors	s in Part 2.		Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

=: 11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1			Eilad 02/07/17	Entered 03/07/17 16:1	L6:07 [Desc Main	
Fill in this	information to identify your case	:		9 of 74			
Debtor 1	Patrice		Harris				
	First Name Mid-	dle Name	Last Name				
Debtor 2 (Spouse, if filing	g) First Name Mid	dle Name	Last Name				
(ороазе, п ппп	g) Thetrane min	die Name	East Name				
United Sta	tes Bankruptcy Court for the : <u>NORTH</u>	IERN_ District o	of <u>ILLINOIS</u> (State)				
Case Num (If known)	ber						this is an
	E 400E/E					amended	ı illing
Jπiciai	<u>Form 106E/F</u>						12/15
le as completed is the other of the other other of the ot	r party to any executory contracts y (Official Form 106A/B) and on So h partially secured claims that are	Part 1 for cred or unexpired chedule G: Exc listed in Sche iber the entries nd case numb	ditors with PRIORITY claim leases that could result in ecutory Contracts and Une edule D: Creditors Who Have is in the boxes on the left. A	s and Part 2 for creditors with NONPF a claim. Also list executory contracts expired Leases (Official Form 106G). I ve Claims Secured by Property. If mo attach the Continuation Page to this p	s on <i>Schedule</i> Do not includ ore space is	•	
1. Do any o	reditors have priority unsecured o	claims against	you?				
No.	Go to Part 2.						
Yes.							
each cla nonprior unsecure	im listed, identify what type of claim ity amounts. As much as possible, l	it is. If a claim ist the claims in Page of Part 1.	has both priority and nonpr n alphabetical order accordi If more than one creditor ho	secured claim, list the creditor separatel iority amounts, list that claim here and ng to the creditor's name. If you have no lids a particular claim, list the other creduction booklet.)	show both pri- more than two	ority and priority	
				To	otal claim	Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRIORITY Uns	secured Claims				amount	amount
	reditors have nonpriority unsecu	red claims aga	inst you?				
_	You have nothing to report in this p	_	-	other schedules			
Yes.	Touridate floating to report in this p	art. Odbriit tiii	3 form to the court with your	other seriedules.			
4. List all o	ity unsecured claim, list the creditor	separately for holds a particu	each claim. For each claim	or who holds each claim. If a creditor listed, identify what type of claim it is. I itors in Part 3.If you have more than the	Do not list clai	ms already	
AAA AAA	Checkmate LLC	Last	4 digits of account number				Total claim \$ 600.00
Credito	or's Name W. 63rd St.		en was the debt incurred?				<u> </u>
Numbe	er Street						
			of the date you file, the claim	is: Check all that apply.			
Sumi	mit IL 60501	=	Contingent Jnliquidated				
City	State Zip Cod	de 📛	Disputed				
	for 1 only						
Debt	for 2 only	Туре	e of NONPRIORITY unsecure	ed claim:			
Debt	or 1 and Debtor 2 only		Student loans				
At le	ast one of the debtors and another	_	Obligations arising out of a sepa				
	ck if this claim relates to a		hat you did not report as priority				
	munity debt laim subject to offest?	П	repls to pension or profit-sharing	g plans, and other similar debts			
No	•		Other. Specify Debt Owed				
Yes			-r 7				

Page 20 of 74 Case Number (if known) Document Debtor 1 Patrice

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Aaron Rents Inc.	Last 4 digits of account number	\$ 250.00
	Creditor's Name		
	1015 Cobb Place Blvd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kennesaw GA 30156	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify	
	Yes AFNI		\$ 50.00
4.3		Last 4 digits of account number	\$ 30.00
	Creditor's Name PO Box 3097	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bloomington IL 61702	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to perision of profit-straining plans, and outer similar debts	
	No	Other. Specify Debt Owed	
	Yes	Other. Specify	
4.4	Ameriloan	Last 4 digits of account number	\$ 200.00
	Creditor's Name		
	2533 N. Carson Ste 4976	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carson City NV 89706	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		

Page 21 of 74
Case Number (if known) Document Patrice Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	ATG Credit, LLC	Last 4 digits of account number	<u>\$ 10.00</u>
	Creditor's Name		
	PO Box 14895	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60614	Contingent	
	Chicago IL 60614 City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No Yes	Other. Specify Debt Owed	
4.6	Black Expression	Last 4 digits of account number	\$ 50.00
7.0	Creditor's Name		•
	PO Box 988	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17108	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	<u>_</u>	
	No	Other. Specify Membership/Subscription	
4.7	Yes Brother Loan & Finance	Last 4 digits of account number	\$ 600.00
4.7	Creditor's Name	Last 4 digits of account number	Ψ_000.00
	160 N. Wacker, Ste. 350	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		

Debtor 1	Patrice	Case 17-06996	DOC 1		Page 22 of 74 Case Number (if known)	
	First Name	Middle Name		Last Name		

Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8 Central DuPage Hospital	Last 4 digits of account number	<u>\$_720.00</u>
Creditor's Name	When was the debt incurred? 2016	
25 N. Winfield Rd.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Winfield IL 60190	Contingent	
Winfield IL 60190	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Yes	Other. Specify Medical/Dental Services	
4.9 City of Chicago Bureau Parking	Last 4 digits of account number 4289	\$ _6,000.00
Creditor's Name		
121 N. LaSalle St	When was the debt incurred? 2017	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60602	Unliquidated	
City State Zip Code Who owes the debt? Check one.	☐ Disputed	
Debtor 1 only	T (NONDRIGHTY	
Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes	Other. Spoorly	
4.10 CMI	Last 4 digits of account number	<u>\$_70.00</u>
Creditor's Name		
4200 International Parkway	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Carrollton TX 75007-1912	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Decrete to periodori or profite analing plane, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Sales Spooling	

Schedule E/F: Creditors Who Have Unsecured Claims

Page 23 of 74
Case Number (if known) Document Patrice Debtor 1

F	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
Afte	r listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.1	1 CMRE Financial Services, Inc.	Last 4 digits of account number	\$ <u>50.00</u>
	Creditor's Name	When you the deld become do	
	3075 E. Imperial Hwy., #200	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Brea CA 92821	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Other. SpecifyCredit Exterided to Debtor(s)	
4.12	CNAC Clandala Haighta	Last 4 digits of account number 0508	\$ <u>5,765.00</u>
	Creditor's Name	0040	
	800 E North Ave	When was the debt incurred? 2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Clandala Hainkta II CO420	Contingent	
	Glendale Heights IL 60139 City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	Yes	Other. Specify	
4.13	Compact Cable	Last 4 digits of account number	\$ <u>70.00</u>
	Creditor's Name		
	1701 John F. Kennedy Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dhiladalahia DA 40400	Contingent	
	Philadelphia PA 19103	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Cable Bill	
	Yes	Other. Specify Cable Bill	

Page 24 of 74 Case Number (if known) Document Patrice Debtor 1

F	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page			
After	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim				
4.14	Commonwealth Edison	Last 4 digits of account number	\$ _1,800.00		
	Creditor's Name	2016			
	3 Lincoln Center 4th Floor	When was the debt incurred? 2016			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Oakbrook Terrace IL 60181	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
		that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other, Specify Utility Bills/Cellular Service			
	Yes				
4.15	DirecTV	Last 4 digits of account number	\$ 78.00		
	Creditor's Name				
	PO Box 78626	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	DI : 47 05000	Contingent			
	Phoenix AZ 85062	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?	- ,			
	No	Other. Specify Utility Bills/Cellular Service			
	Yes				
4.16	Drive Now Acceptance	Last 4 digits of account number	\$ <u>0.00</u>		
	Creditor's Name	When was the debt incurred? 2015			
	777 Dundee Ave.	When was the debt incurred? 2015			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	West Dundee IL 60118	Contingent			
		Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto			
	I Ivaa				

Page 25 of 74
Case Number (if known) Document Patrice Debtor 1

Part 2+ Your NONPRIORITY Unsecured Claims - (Continuation Page			
After listing any entries on this page, number them I	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim			
4.17 ERC/DIRECTV INC.	Last 4 digits of account number _	3903	<u>\$ 618.00</u>	
Creditor's Name		2016 2016		
8014 Bayberry Rd	When was the debt incurred?	2016-2016		
Number Street				
	As of the date you file, the claim is	: Check all that apply.		
	Contingent			
Jacksonville FL 32256	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separa	·		
Check if this claim relates to a	that you did not report as priority c			
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts		
No	Other. Specify Collecting for	Creditor		
Yes			. 400.00	
4.18 Guaranty Bank	Last 4 digits of account number _		\$ <u>100.00</u>	
Creditor's Name 161 W. Wisconsin Ave.	When was the debt incurred?			
Number Street	When was the dest meaned:			
Number				
	As of the date you file, the claim is	: Check all that apply.		
Milwaukee WI 53203	Contingent			
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce		
Check if this claim relates to a	that you did not report as priority c	laims		
community debt	Debts to pension or profit-sharing	plans, and other similar debts		
Is the claim subject to offest?	<u></u>			
■ No □	Other. Specify			
Yes IDES	Lost 4 digits of account number		\$ 100.00	
4.19 IDES Creditor's Name	Last 4 digits of account number _		Ψ <u>100.00</u>	
33 S. State Street	When was the debt incurred?			
Number Street				
8th Floor	As of the data you file the claim is	Charle all that apply		
	As of the date you file, the claim is	спескан тагарру.		
Chicago IL 60603	Contingent			
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separa	•		
Check if this claim relates to a	that you did not report as priority c			
community debt	Debts to pension or profit-sharing	plans, and other similar debts		
Is the claim subject to offest?				
■ No □Yes	Other. Specify			

Page 26 of 74 Case Number (if known) Document Patrice Debtor 1

Par	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page		
After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.20	IL DEPT OF Human SVCS	Last 4 digits of account number	0090	\$ <u>437.00</u>
	Creditor's Name		2016-2016	
	4839 N Elston Ave	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	01:	Contingent		
	Chicago IL 60630	Unliquidated		
١ ,	City State Zip Code Who owes the debt? Check one.	Disputed		
l 1	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
İ	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clair		
'	community debt	Debts to pension or profit-sharing pla		
<u> </u>	s the claim subject to offest?	_	7	
	No	Other. Specify Collecting for Cre	editor	
	Yes			
4.21	Illinois State Toll Hwy Auth	Last 4 digits of account number		\$ _60.00
	Creditor's Name			
	2700 Ogden Ave.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Davis	Contingent		
	Downers Grove IL 60515-1703	Unliquidated		
١ ٧	City State Zip Code Who owes the debt? Check one.	Disputed		
l r	Debtor 1 only	_		
İ	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clair	_	
"	community debt	Debts to pension or profit-sharing pla		
ļ į	s the claim subject to offest?			
	No	Other. Specify Fines		
	Yes			
4.22	Island Finance	Last 4 digits of account number		\$ <u>100.00</u>
	Creditor's Name	Miles and the state of the second of the sec		
	Po box 330	When was the debt incurred?		
	Number Street			
	·	As of the date you file, the claim is:	Check all that apply.	
	MT 50507	Contingent		
	Hays MT 59527	Unliquidated		
١ ٧	City State Zip Code Who owes the debt? Check one.	Disputed		
l	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair	_	
"	community debt	Debts to pension or profit-sharing pla		
1	s the claim subject to offest?			
	No	Other. Specify Credit Extended	to Debtor(s)	
	Yes			

Page 27 of 74
Case Number (if known) Document Patrice Debtor 1

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After I	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	James Gaston	Last 4 digits of account number 2033	\$ 3,400.00
	Creditor's Name	2016	
		When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60639	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	Yes	Other. Specify	
4.24	Jefferson Capital Systems	Last 4 digits of account number	<u>\$</u> 22.00
	Creditor's Name		
	16 McLeland Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ct Claud MN 50202	Contingent	
	St. Cloud MN 56303 City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	Yes	Other. Specify	
4.25	Jose L. Gutierrez	Last 4 digits of account number 6610	\$ 2,100.00
4.25	Creditor's Name		·
	221 N. LaSalle, 1906	When was the debt incurred? 2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60601	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No No	Other. Specify	
$\overline{}$	Yes		

Page 28 of 74
Case Number (if known) Document Patrice Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - C	Continuation Page	
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Kahuna Payment Solutions	Last 4 digits of account number	\$ <u>60.00</u>
	Creditor's Name		
	807 Arcadia Dr., Ste. C	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bloomington IL 61704	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Other. SpecifyCredit Extended to Debion(s)	
4.27	Kenan Caymaz & Jenna Caymaz	Last 4 digits of account number 1699	\$ <u>1,400.00</u>
	Creditor's Name	2045	
	112 Klein Creek Court	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Const Chronic	Contingent	
	Carol Stream IL 60188 City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	-	
	Yes	Other. Specify	
4.28	Kenan Caymaz & Jenna Caymaz	Last 4 digits of account number M297	\$ <u>23,100.00</u>
	Creditor's Name		
	112 Klein Creek Court	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	0.0400	Contingent	
	Carol Stream IL 60188	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No Yes	Other. Specify	
	1.00		

Page 29 of 74 Case Number (if known) Document Patrice Debtor 1

Par	Your NONPRIORITY Unsecured Claims -	Continuation Page	
After I	isting any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Kenwood Services	Last 4 digits of account number 2573	\$_720.00
	Creditor's Name	When was the debt incurred? 2016-2016	
	2747 W Clay St Ste A	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Saint Charles MO 63301	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Callacting for Carditon	
	Yes	Other. Specify Collecting for Creditor	
4.30	Kenwood Services	Last 4 digits of account number	<u>\$ 100.00</u>
	Creditor's Name		
	501 Silverside Rd	When was the debt incurred?	
	Number Street		
	84	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bellefonte DE 19809	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
4 21	Yes LOU Harris Company	Last 4 digits of account number 5409	\$ 400.00
4.31	Creditor's Name		·
	1040 S Milwaukee Ave Ste	When was the debt incurred? 2012-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wheeling IL 60090	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No Ves	Other. Specify Medical Debt	
	LVAS		

Page 30 of 74
Case Number (if known) Document Patrice Debtor 1

Part 2: Your NONPRIORITY U	nsecured Claims - Continuation Page			
After listing any entries on this pa	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim			
4.32 LOU Harris Company	Last 4 digits of account nu	mber 3317	<u>\$_500.00</u>	
Creditor's Name		2012 2012		
1040 S Milwaukee Ave Ste	When was the debt incurred	2012-2013		
Number Street				
	As of the date you file, the	claim is: Check all that apply.		
	Contingent			
Wheeling	IL 60090 Unliquidated			
City Who owes the debt? Check one	State Zip Code Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY uns	ecured claim:		
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and	d another	a separation agreement or divorce		
Check if this claim relates		· · · · · ·		
community debt Is the claim subject to offest?	Debts to pension or profit-	sharing plans, and other similar debts		
No	- Madical	I Dalid		
Yes	Other. Specify Medica	.i Dept		
4.33 Loyola Univ. Med. Center	Last 4 digits of account nu	mber	\$ <u>30.00</u>	
Creditor's Name	Miles and the debt become	-10		
PO Box 95009	When was the debt incurred	d?		
Number Street				
	As of the date you file, the	claim is: Check all that apply.		
Okinana	Contingent			
Chicago	IL 60694 Unliquidated			
City Who owes the debt? Check one	State Zip Code Disputed			
Debtor 1 only	_			
Debtor 2 only	Type of NONPRIORITY uns	secured claim:		
Debtor 1 and Debtor 2 only	Student loans	odarda diami.		
At least one of the debtors and	=	a separation agreement or divorce		
Check if this claim relates		· · · · · · · · · · · · · · · · · · ·		
community debt		sharing plans, and other similar debts		
Is the claim subject to offest?	_ ,,	3,111,111		
No	Other. Specify Medica	al/Dental Service		
Yes				
4.34 MBB	Last 4 digits of account nu	mber 3795	\$ <u>717.00</u>	
Creditor's Name		d? 2015-2015		
1460 Renaissance Dr	When was the debt incurred	d? <u>2013-2013</u>		
Number Street				
	As of the date you file, the	claim is: Check all that apply.		
	Contingent			
Park Ridge	IL 60068 Unliquidated			
City Who owes the debt? Check one	State Zip Code Disputed			
Debtor 1 only	·			
Debtor 2 only	Type of NONPRIORITY uns	encured claim:		
Debtor 1 and Debtor 2 only	Student loans	ecureu Cidiiii.		
		a congration agreement or diverse		
At least one of the debtors and	—	a separation agreement or divorce		
Check if this claim relates community debt	_	priority claims sharing plans, and other similar debts		
Is the claim subject to offest?	Debts to pension or profit-s	snanny pians, and other similar debts		
No	Other. Specify Medica	al Debt		
Yes	Other. Specify Micular	· 		

Page 31 of 74
Case Number (if known) Document Patrice Debtor 1

Part 2: Yo	our NONPRIORITY Unsecured Claims - Co	ntinuation Page			
After listing any	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim				
4.35 Nationw	vide Credit Inc	Last 4 digits of account number	\$ <u>60.00</u>		
Creditor's I					
PO Box		When was the debt incurred?			
Number	Street				
		As of the date you file, the claim is: Check all that apply.			
l abiab)	/allan DA 40000	Contingent			
Lehigh \		Unliquidated			
,	State Zip Code the debt? Check one.	Disputed			
Debtor	1 only				
Debtor 2	2 only	Type of NONPRIORITY unsecured claim:			
Debtor	1 and Debtor 2 only	Student loans			
At least	one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check	if this claim relates to a	that you did not report as priority claims			
	unity debt	Debts to pension or profit-sharing plans, and other similar debts			
	n subject to offest?	_			
No Yes		Other. Specify Collecting for Creditor			
4.36 Nicor G	as	Last 4 digits of account number	\$ <u>100.00</u>		
Creditor's I	Name				
PO Box	549	When was the debt incurred?			
Number	Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
Aurora	IL 60507	Unliquidated			
City Who owes	State Zip Code the debt? Check one.	Disputed			
Debtor	1 only	_			
Debtor	· ·	Type of NONPRIORITY unsecured claim:			
=	1 and Debtor 2 only	Student loans			
	one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check	if this claim relates to a	that you did not report as priority claims			
	unity debt	Debts to pension or profit-sharing plans, and other similar debts			
_	n subject to offest?				
No		Other. Specify Utility Bills/Cellular Service			
Yes	n Resolution Group		\$ 55.00		
4.37 Creditor's I		Last 4 digits of account number	\$ <u>00.00</u>		
P.O. Bo		When was the debt incurred? 2014			
Number	Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
Amhers	t NY 14226	Unliquidated			
City	State Zip Code				
	the debt? Check one.	Disputed			
Debtor	· ·				
Debtor 2	· ·	Type of NONPRIORITY unsecured claim:			
_ =	1 and Debtor 2 only	Student loans			
	one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	if this claim relates to a	that you did not report as priority claims			
	unity debt n subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
No	•	Other. Specify			
Yes		Office. Openity			

Debtor 1 Patrice Dacument Page 32 of 74 Case Number (if known)

Part 24 Your NONPRIORITY Unsecured Claims	s - Continuation Page	
After listing any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.38 Payday Loan Store	Last 4 digits of account number	<u>\$_140.00</u>
Creditor's Name	When was the debt incurred? 140	
1020 N Mclean Blvd.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Elgin IL 60123	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify PayDay Loan	
Yes	Office. Opening	
4.39 Pentagroup Financial LLC	Last 4 digits of account number	\$_45.00
Creditor's Name	When was the debt incurred? 2014	
5959 Corporate Dr., Ste. 1400	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Houston TX 77036	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-shalling plans, and other similar debts	
No	Other. Specify Debt Owed	
Yes		
4.40 Peoples Energy	Last 4 digits of account number 7189	\$ <u>900.00</u>
Creditor's Name 130 E. Randolph Dr.	When was the debt incurred? 2017	
Number Street	When was the debt incurred:	
Number Sireet		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60601	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Socia to pension or profit-sharing plans, and other similal debts	
No	Other. Specify Utility Bills/Cellular Service	
Yes	• , ,	

Debtor 1 Patrice Dacument Page 33 of 74 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.41	PLS Financial/Payday Loan Store	Last 4 digits of account number	\$ 1,500.00
	Creditor's Name	When was the debt incurred? 2014	
	800 Jorie Blvd, 2nd Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak Brook IL 60523	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		
4.42	Secretary of State	Last 4 digits of account number	<u>\$ 0.00</u>
	Creditor's Name		
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carinafield II 62722	Contingent	
	Springfield IL 62723	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify Notice Only	
_	Yes I Chart Tarra Lagra III C	2200	2 400 00
4.43	Short Term Loans, LLC	Last 4 digits of account number 2300	\$ <u>2,400.00</u>
	Creditor's Name 2250 Ogden Ave.	When was the debt incurred? 2016	
	Number Street		
	Nambo. Cast.		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60504	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No Voc	Other. Specify PayDay Loan	

Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Case 17-06996 Page 34 of 74
Case Number (if known) **Document** Patrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.44 Six Flags Great America \$ 1,600.00 Last 4 digits of account number

1.11		
Creditor's Name	When was the debt incurred? 2016	
1 Great America Parkway	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Gurnee IL 60031		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
 		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No		
. −	Other. Specify	
Yes A 45 Sprint		\$ 1,400.00
4.40	Last 4 digits of account number	\$ <u>1,₩00.00</u>
Creditor's Name	When was the debt incurred? 2016	
PO Box 7949	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Overland Park KS 66207	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	THE PUBLIC HELD OF THE PROPERTY OF THE PROPERT	
No	Other. Specify Utility Bills/Cellular Service	
Yes		1 000 00
4.46 T-Mobile	Last 4 digits of account number	\$ <u>1,800.00</u>
Creditor's Name	0045	
PO Box 742596	When was the debt incurred? 2015	
Number Street		
	As a fall and a factor of the fall and a larger to a fall and a fa	
	As of the date you file, the claim is: Check all that apply.	
Cincinneti OLL 45074 2506	Contingent	
Cincinnati OH 45274-2596	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
l lvoo		

Record # 737915

Page 35 of 74 Case Number (if known) Document Patrice Debtor 1

P	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After	r listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.47	7 TCF National Bank	Last 4 digits of account number	\$ 170.00
	Creditor's Name		
	PO Box 170995	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Milwaukee WI 53217	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Couries	
	Yes	Other. Specify	
4.48	8 Tempoe Financial LLC	Last 4 digits of account number XXXX	\$ <u>666.00</u>
	Creditor's Name	When was the debt incurred? 2016	
	700 N. East Strsuite Two	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bloomington IL 61701	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	1 01 - 0 - 0 - 7	
	Yes	Other. Specify	
4.49	Traign Professional SE	Last 4 digits of account number6954	\$ 159.00
	Creditor's Name	2044.0045	
	4410 Cerritos Ave	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Los Alamitos CA 90720	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Other, Specify	

Page 36 of 74 Document Debtor 1 Patrice

Your NONPRIORITY Unsecured Claims - Continuation Page

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clain
Trojan Professional Services	Last 4 digits of account numberXXXX	\$ <u>720.00</u>
Creditor's Name	0044	
4985 Johnson Ave	When was the debt incurred? 2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Saint Paul MN 55110	☐ Unliquidated	
City State Zip Code	Disputed	
Vho owes the debt? Check one.	Dispated	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes Verizon	Look delinite of account mumber	\$ 1,600.00
Creditor's Name	Last 4 digits of account number	5 1,000.00
404 Brock Drive	When was the debt incurred? 2016	
Number Street	Then was the dest incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Diagnington II 61701	Contingent	
Bloomington IL 61701	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
=	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other, Specify Utility Bills/Cellular Service	
Yes	Other. SpecifyUtility Bills/Cellular Service	
Village of Oak Park	Last 4 digits of account number	\$ 63.00
Creditor's Name		•
123 Madison St.	When was the debt incurred?	
Number Street		
	As of the date you file the claim is: Check all that analy	
	As of the date you file, the claim is: Check all that apply.	
Oak Park IL 60302	Contingent	
City State Zip Code	Unliquidated	
Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
	Debts to pension or profit-sharing plans, and other similar debts	
community debt		
community debt s the claim subject to offest?	Dobbe to periodicit of profit ditaling plane, and outer diffinite debte	

Page 37 of 74 Document Debtor 1 Patrice

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.53	Village of River Forest	Last 4 digits of account number	\$ 400.00
4.55	Creditor's Name		•
	400 Park Avenue	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60305	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Fines	
	VIP Payday Loan		÷ 100 00
4.54	<u> </u>	Last 4 digits of account number	<u>\$_100.00</u>
	Creditor's Name	Miles was the debt in come do	
	PO Box 566	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Amherst NY 14226	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	Cities. Speeding	
4.55	White Hills Cash	Last 4 digits of account number	\$ 60.00
1100	Creditor's Name		
	5781 W Sunrise Blvd	When was the debt incurred?	
	Number Street		
		As at the date you file the plains for Observal, all that such	
		As of the date you file, the claim is: Check all that apply.	
	Fort Lauderdale FL 33313	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify	

Document

Page 38 of 74
Case Number (if known)

Debtor 1 Patrice

List Others to Be Notified for a Debt That You Already Listed

5.	 Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. 						
	Medical Business Bureau		On which entry in Part 1 or Part 2 li	ist the original creditor?			
	Name PO Box 1219		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
	Park Ridge City State	IL 60068	Last 4 digits of account number _				
	Harris & Harris, LTD	: Zip Code	On which entry in Part 1 or Part 2 li	ist the original creditor?			
	Name 111 W Jackson Blvd		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street Suite 400			Part 2: Creditors with Nonpriority Unsecured Claims			
	Chicago City State	IL 60604	Last 4 digits of account number _	4289			
	IL Dept. of Healthcare & Fam.	zip code	On which entry in Part 1 or Part 2 li	ist the original creditor?			
	Name 509 S. 6th St.		Line 20 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims			
	Springfield City State	IL 62701 Zip Code	Last 4 digits of account number _	0090			
	Illinois Department of Revenue		On which entry in Part 1 or Part 2 li	ist the original creditor?			
	PO Box 64338		Line 20 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
		IL 60664-033	Last 4 digits of account number _	0090			
	John M. Kuranty		On which entry in Part 1 or Part 2 li	ist the original creditor?			
	Name 7925 W. 103 Rd.		Line 23 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
	Palos Hills	IL 60465	Last 4 digits of account number _	2033			
	Clerk, First Mun Div	e Zip Code	On which cutouts Double on Book Of	to the contribution of the O			
	Name		On which entry in Part 1 or Part 2 li	_			
	50 W. Washington St., Rm. 1001 Number Street		Line 23 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims			
	Chicago	 IL 60602	Last 4 digits of account number _	2033			
		e Zip Code					

Official Form 106E/F

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Page 39 of 74 **Dacument** Patrice Debtor 1 First Name Clerk, First Mun Div

		On which entry in Part 1 of Part 2	inst the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60602	Last 4 digits of account number _	<u>6610</u>
City	State Zip Code		
DuPage County Clerk		On which entry in Part 1 or Part 2	list the original creditor?
Name 421 N County Farm Rd.		Line 27 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Wheaton	IL 60187	Last 4 digits of account number _	<u> 1699 </u>
City	State Zip Code		
Raleigh D. Kalbfleisch		On which entry in Part 1 or Part 2	list the original creditor?
Name 208 N. West St.		Line 27 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Wheaton	IL 60187	Last 4 digits of account number _	1699
City	State Zip Code		
DuPage County Clerk		On which entry in Part 1 or Part 2	list the original creditor?
Name 421 N County Farm Rd.		Line 28 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	<u> </u>		
Wheaton	IL 60187 State Zip Code	Last 4 digits of account number _	<u> </u>
Raleigh D. Kalbfleisch	State Zip Gode		
Name		On which entry in Part 1 or Part 2	list the original creditor?
208 N. West St.		Line 28 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
			MOOT
Wheaton City	IL 60187 State Zip Code	Last 4 digits of account number _	<u>M297</u>
PLS Financial		On which entry in Part 1 or Part 2	list the original creditor?
Name 800 Jorie Blvd, 2nd Floor		Line 41 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Line or (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
			state of the state of the
Oak Brook	IL 60523	Last 4 digits of account number _	
City	State Zip Code		
Mages & Price		On which entry in Part 1 or Part 2	list the original creditor?
Name 102 Wilmot Rd., Ste. 410		Line 43 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Deerfield	IL 60015	Last 4 digits of account number _	2300
City	State Zip Code	-	

Official Form 106E/F

Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Case 17-06996 Page 40 of 74 Case Number (if known) **Document** Patrice Debtor 1 Last Name First Name Midwest Recovery Group On which entry in Part 1 or Part 2 list the original creditor? Name 4985 Johnson Ave Line 44 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Saint Paul MN 55110 Last 4 digits of account number ____ XXXX_ ____ City State Zip Code

Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Case 17-06996 Page 41 of 74 Case Number (if known)

Document Patrice Debtor 1 Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$1	100.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$64,1	15.00

6j. Total. Add lines 6f through 6i.

64,215.00

		Caso 17	06006 Doc 1	Eilad 02/07/17	Entered 03/07/17 16:16:07	Desc Main
Fill	in this in	formation to ident			2 of 74	
De	btor 1	Patrice		Harris		
Do	htor O	First Name	Middle Name	Last Name		
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>		
	se Number			(State)		Check if this is an
-	known)	1000				amended filing
		orm 106G				12/1
Be as informaddition 1. Do	complete nation. If n onal pages o you hav No. Ch Yes. Fill	and accurate as pore space is needs, write your name e any executory ceck this box and so in all of the informely each person o	ded, copy the additional page e and case number (if known contracts or unexpired leases ubmit this form to the court with nation below even if the contra- or company with whom you h	le are filing together, both a e, fill it out, number the entr.). 5? th your other schedules. You acts or leases are listed in Schedules. The contract or lease. The contract or lease.	are equally responsible for supplying correct ries, and attach it to this page. On the top of a have nothing else to report on this form. Chedule A/B: Property (Official Form 106A/B)	ny
	ample, re nexpired le		cell phone). See the instruction	ons for this form in the instruc	ction booklet for more examples of executory co	intracts and
F	Person or	company with wh	om you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zi	p Code		
2.2						
	Name					
	Number	Street				
	City		State Zi	p Code		
2.3						
	Name					
	Number	Street				
	City		State Zi	p Code		
2.4						
2.7	Name					
	Number	Street				
	City		Stata 7	n Codo		
2.5	Oity		State Zi	p 0006		
۷.۷	Name					
	Number	Street				
	0::		2	- Oods		
	City		State Zi	h code		

Fill in this inf	Fill in this information to identify your case:					
Debtor 1	Patrice		Harris			
	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States F	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	_					
(If known)						

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. D	o you have aı	ny codebtors? (If you are filing	g a joint case, do not list eit	her spouse as a coo	debtor.)			
	No. □ Yes							
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.			
	Name of	your spouse, former spouse or legal equ	uivalent	 ,				
	Number	Street						
	City		State	Zip Code				
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 737915 Schedule H: Your Codebtors Page 1 of 1

case:		
	Harris	
Middle Name	Last Name	
	 	
Middle Name	Last Name	
ORTHERN DISTRICT (DF ILLINOIS	
		Check if this is:
		An amended filing
		A supplement showing post-petition
		chapter 13 income as of the following date:
		MM / DD / YYYY
	Middle Name	Middle Name Last Name

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Dispatch					
	Occupation may Include student or homemaker, if it applies.	Employers name	Hill Group					
		Employers address	11045 Gage Ave					
			Franklin Park, IL	60131	,			
		How long employed there?	Since 3/1/2015					
Pa	Part 2: Give Details About Monthly Income							
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$3,510.48	\$0.00			
3.	3. Estimate and list monthly overtime pay.		\$0.00	\$0.00				
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,510.48	\$0.00			
2.	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space that the spouse has lines below. If you need more space th	y Income ne date you file this form. If you have more than one employer, combote, attach a separate sheet to this by and commissions (before all paralculate what the monthly wage was me pay.	nave nothing to report for a form.	For Debtor 1 \$3,510.48	For Debtor 2 or non-filing spouse \$0.00			

 Official Form 106I
 Record # 737915
 Schedule I: Your Income
 Page 1 of 2

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 45 of 74 Debtor 1 Patrice Case Number (if known) _ First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$3,510.48 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$676.91 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$187.59 \$0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$258.27 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$1,122,77 \$0.00 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,387.71 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: _ 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$2,387.71 \$0.00 \$2.387.71 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Schedule I: Your Income

Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$2,387.7

\$0.00

11.

3.	Do you expect an increase or decrease within the year after you file this form?
	□N:

	Х	INO.	
١		Yes	Fxn

plain:

Fill	l in this in	formation to identify your	case:				
De	ebtor 1	Patrice First Name	Middle Name	Harris Last Name	Check if this is		
De	ebtor 2				=	=	t-petition chapter 13
(Sp	ouse, if filing)	First Name	Middle Name	Last Name		s of the following	
Ur	nited States	Bankruptcy Court for the : <u>N</u> 0	ORTHERN DISTRICT	OF ILLINOIS			
	ase Number known)				WWW 7 BB	,	
Offi	icial F	orm 106J				e filing for Debtor a separate house	2 because Debtor 2 ehold.
ScI	hedul	e J: Your Expe	enses				12/14
more quest	space is r	needed, attach another she	-		are equally responsible for supply ges, write your name and case nu		
Par	t 18 D	escribe Your Household					
1. Is	=	nt case? Go to line 2. Does Debtor 2 live in a sepa No. Yes. Debtor 2 must file		ule J.			
2.	Do you h	ave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?
	Do not lis Debtor 2.	at Debtor 1 and		ut this information for ndent	Son	age	No
	Do not st names.	ate the dependents'					X Yes X No Yes
							X No
							Yes X No
							Yes
							Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Par	t 2:	stimate Your Ongoing Month	hly Expenses				
expe	-	f a date after the bankrupto			as a supplement in a Chapter 13 check the box at the top of the fo		
Inclu	de expens	ses paid for with non-cash	=	tance if you know the value r Income (Official Form 106l.))		Your expenses
4.		al or home ownership expe for the ground or lot.	enses tor your resi	dence. Include first mortgage	payments and	4.	\$750.00
	-	cluded in line 4:				₩.	Ψ100.00
		al estate taxes				4a.	\$0.00
		operty, homeowner's, or ren	ter's insurance			4b.	\$0.00
		me maintenance, repair, an				4c.	\$0.00
		meowner's association or co				4d.	\$0.00

Schedule J: Your Expenses

Document Patrice Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. l	Jtilities:			
6	Sa. Electricity, heat, natural gas	6a.		\$125.00
6	6b. Water, sewer, garbage collection	6b.		\$0.00
6	Sc. Telephone, cell phone, internet, satellite, and cable service	6c.		\$50.00
6	Sd. Other. Specify:	6d.	\$	0.00
7. i	Food and housekeeping supplies	7.		\$580.00
8. (Childcare and children's education costs	8.		\$100.00
9. (Clothing, laundry, and dry cleaning	9.		\$140.00
10. i	Personal care products and services	10.		\$62.00
11. I	Medical and dental expenses	11.		\$0.00
12.	Fransportation. Include gas, maintenance, bus or train fare.	12.		\$250.00
[Do not include car payments.			
13. I	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14. (Charitable contributions and religious donations	14.		\$0.00
15. I	nsurance.			
[Oo not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	5c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
5	Specify:	16.		\$0.00
17. I	nstallment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted			
f	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
	Other payments you make to support others who do not live with you.			
9	Specify:	19.		\$0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
_	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 737915 Schedule J: Your Expenses Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 48 of 74

Patrice Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$2,062.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,387.71 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,062.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$325.71 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 737915 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is N	IOT an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have r correct.	ead the summary and schedules filed with this declaration and that they are true and
/s/ Patrice Harris Signature of Debtor 1	Signature of Debtor 2
02/06/2017	
Date 03/06/2017 MM / DD / YYYY	DateMM / DD / YYYY

Debtor 1 Patrice First Name Middle Name Last Name Debtor 2
First Name Middle Name Last Name
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS
(State)
Case Number(If known)
(II KILOWII)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	(if known). Answer every question.			
	Give Details About Your Marital Status and What is your current marital status? Married Not married	nere You Lived Before		
	ring the last 3 years, have you lived anywhere oth No. Yes. List all of the places you lived in the last 3 year	-		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	112 Klein Creek Ct Carol Stream IL 60188-3719	FROM 05/2012 To 10/2016	Same as Debtor 1	Same as Debtor 1
	5852 W Cortland St Chicago IL 60639-4063	FROM 06/2015 To 09/2016	Same as Debtor 1	Same as Debtor 1
	1930 S Cicero Ave Cicero IL 60804-2554	FROM 11/2014 To 11/2014	Same as Debtor 1	Same as Debtor 1
pro and	thin the last 8 years, did you ever live with a spou operty states and territories include Arizona, Calif d Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Code	fornia, Idaho, Louisiana, N		·

Patrice Page 51 of 74

Harris Case Number (if known)

From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Operating a business S7,291 Wages, commissions, bonuses, tips Operating a business Oper	Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-lime activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No. Yes. Fill in the details Debtor 1	First Name Midd	lle Name L	ast Name			
Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businessess, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No. Yes. Fill in the details Debtor 1	Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businessess, including part-lime activities.	Evalain the Sources of Your					
Debtor 1 Sources of income Check all that apply Wages, commissions, bonuses, tips Operating a business For last calendar year: (January 1 to December 31, 2016) Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; mone are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; mone y collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under busines and the gross income for gross income Describe below. Debtor 1 Sources of income Describe below. Debtor 2 Sources of income Describe below. Debtor 2 Sources of income Describe below. Debtor 2 Sources of income Describe below. Debtor 2 Sources of income Describe below. Debtor deductions and	Debtor 1 Sources of Income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Debtor 2 Sources of income Check all that apply Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow. Debtor 2 Sources of income Describe Delow.	Did you have any income from emp Fill in the total amount of income you	loyment or from operating received from all jobs and	all business	es, including part-time activition	es.	
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bonuses, tips	the date you filed for bankruptcy: Donuses, tips Operating a business Doperating a business Operating a bu		Check all that	at apply	,	Check all that apply	,
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Coperating a business Donuses, tips Operating a business Ope	Coperating a business Cope	For last calendar year:	Wages, co	ommissions,	\$37,991	Wages, commissions,	
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Describe below. (before deductions and Describe below. (before deduction	Describe below. (before deductions and exclusions) Describe below. (before deductions and exclusions) (before deductions and exclusions)		Debtor 1			Debtor 2	
	List Certain Payments You Made Before You Filed for Bankruptcy				(before deductions and		(before deductions an
	List Certain Payments You Made Before You Filed for Bankruptcy						

Debtor 1

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 52 of 74

Patrice Harris Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 53 of 74

Debto	or 1	Patrice		Harris	Case Number (if ki	nown)	
		First Name	Middle Name	Last Name			
11		-	filed for bankruptcy, did nt because you owed a d	any creditor, including a bank or debt?	financial institution, set off a	ny amounts from y	your accounts
		No. Go to line 11					
		Yes. Fill in the information	on below.				
12		-	ed for bankruptcy, was a custodian, or another o	any of your property in the posses fficial?	sion of an assignee for the b	enefit of creditors	, a
P	art 5	List Certain Gifts ar	nd Contributions				
13	Witl	hin 2 years before you f	filed for bankruptcy, did	you give any gifts with a total valu	e of more than \$600 per pers	on?	
		No.					
		Yes. Fill in the details for	r each gift.				
14	Witl	hin 2 years before you f	filed for bankruptcy, did	you give any gifts or contributions	s with a total value of more th	an \$600 to any ch	arity?
	_	No. Yes. Fill in the details for	r each gift.				
P	art 6	List Certain Losses	:				
15		hin 1 year before you fil nbling?	led for bankruptcy or sin	nce you filed for bankruptcy, did yo	ou lose anything because of	theft, fire, other di	saster, or
		No.					
		Yes. Fill in the details for	r each gift.				
P	art 7	List Certain Paymen	nts or Transfers				
16	con	sulted about seeking b	ankruptcy or preparing a	rou or anyone else acting on your a bankruptcy petition? rs, or credit counseling agencies t			ou .
		No.					
		Yes. Fill in the details					
		Party Contact Info		Description and value of any pro-	operty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3	3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid through the plan.
		Party Contact Info		Description and value of any programme of the programme o	operty transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Coun	seling	Credit Counseling Services		2017	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 54 of 74

Debto	or 1	Patrice	Harris	Case I	Number (if known)				
		First Name Middle Name	Last Name		, ,				
17	pro	hin 1 year before you filed for bankrupto mised to help you deal with your credito not include any payment or transfer tha	ors or to make payments to your cre		sfer any property to any	yone who			
		No.							
	=	Yes. Fill in the details.							
18	tran Incl	hin 2 years before you filed for bankrupt nsferred in the ordinary course of your b ude both outright transfers and transfer not include gifts and transfers that you	usiness or financial affairs? s made as security (such as the gra	anting of a security intere	-				
	_	No.							
	Ш	Yes. Fill in the details for each gift.							
19		hin 10 years before you filed for bankru leficiary? (These are often called asset-p		to a self-settled trust or s	similar device of which	you are a			
	=	No.							
	П	Yes. Fill in the details for each gift.							
P	art 8:	List Certain Financial Accounts, Insti	ruments, Safe Deposit Boxes, and Stor	rage Units					
20	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.								
	No.								
		Yes. Fill in the details.							
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21	cas	you now have, or did you have within 1 h, or other valuables? No.	year before you filed for bankruptcy	,, any safe deposit box o	or other depository for s	securities,			
		Yes. Fill in the details.							
			Who else had access to it?	Describe the conte	nts	Do you still have it?			
22	Hav	ve you stored property in a storage unit	or place other than your home withi	in 1 year before you filed	for bankruptcy?				
		No.							
		Yes. Fill in the details.							
			Who else has or had access to it?	Describe the conte	nts	Do you still have it?			
	art 9	Identify Property You Hold or Control	for Someone Else						
23	Do	you hold or control any property that so someone.	meone else owns? Include any pro	perty you borrowed from	n, are storing for, or ho	ld in trust			
	_	No. Yes. Fill in the details.							
			Where is the property?	Describe the prope	erty	Value			

Case Number (if known) _

Document Page 55 of 74

	First Name	Middle Name	Last Name						
P	Give Details About Enviro	onmental Information							
For	the purpose of Part 10, the follow	wing definitions apply:							
		wastes, or material into the	air, land, soil, surface wat	pollution, contamination, releases of er, groundwater, or other medium, , or material.					
	Site means any location, facility, it or used to own, operate, or util	· · ·	-	whether you now own, operate, or utilize					
	Hazardous material means anyth substance, hazardous material, p	=		ste, hazardous substance, toxic					
Rep	port all notices, releases, and pro	ceedings that you know at	oout, regardless of when th	ney occurred.					
24	4 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	No.								
	Yes. Fill in the details.	Governmental	unit	Environmental law, if you know it	Date of notice				
25	Have you notified any governme	ontal unit of any rologeo of	hazardous matorial?						
	No.	ental unit of any release of	nazardous materiar:						
	Yes. Fill in the details.								
		Governmental	unit	Environmental law, if you know it	Date of notice				
26	Have you been a party in any jud	dicial or administrative pro	ceeding under any enviror	nmental law? Include settlements and ord	lers.				
	No.								
	Yes. Fill in the details.								
		Court or agenc	y	Nature of the case	Status of the case				
Pa	Give Details About Your I	Business or Connections to A	Any Business						
27	Within 4 years before you filed f	for bankruptcy, did you ow	n a business or have any c	of the following connections to any busine	ess?				
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership								
	☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation								
	☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation								
	_								
	■ No. None of the above applies. Go to Part 12. ☐ Yes. Check all that apply above and fill in the details below for each business.								
28	Within 2 years before you filed f institutions, creditors, or other p		e a financial statement to a	anyone about your business? Include all	financial				
	No.								
	Yes. Fill in the details.	Date issued							
		Date Issued							

Patrice

Debtor 1

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 56 of 74

Part 12:	Sign Below								
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.									
X /s	s/ Patrice Harris								
S	gnature of Debtor 1	Signature of Debtor 2							
D	ate 03/06/2017 MM / DD / YYYY	DateMM / DD / YYYY							
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?									
No									
Ye	Yes								
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?									
No									
Ye	s. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 57 of 74

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re								
Pat	trice Harris	s / Debtor			Case N	o:			
					Chapte	r: C	hapter 13		
		DISCLOS	SURE OF COMP	ENSATION OF A	ATTORNEY FOR I)ERTO	oR		
	npensation j	to 11 U.S.C. § 329(a) and Fed. Based to me within one year before the rendered on behalf of the debt	ankr. P. 2016(b), e the filing of the	I certify that I am the petition in bankrup	he attorney for the a stcy, or agreed to be	bove na paid to	nmed debtor(s) and t me, for services	hat	
	For legal	services, I have agreed to accept	t	\$4,000.00					
	Prior to tl	ne filing of this statement I have	received	\$0.00					
	Balance I	Due	•	\$4,000.00					
2.	The sourc	e of the compensation paid to me	e was:						
	Deb	otor(s) Other: (speci	ify)						
3.	The sourc	e of compensation to be paid to r	me is:						
	De	btor(s) Other: (speci	ify)						
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
		e agreed to share the above-discly law firm. A copy of the agreen hed.						s	
5.	In return f case, inclu	for the above-disclosed fee, I have ading:	re agreed to render	legal service for a	ll aspects of the ban	kruptcy			
		ysis of the debtor's financial situ	nation, and render	ng advice to the de	ebtor in determining	whethe	r to file a petition in		
		ruptey;	1 11	0.00: 1	1 1:1				
	_	aration and filing of any petition, schedules, statements of affairs and plan which may be required; esentation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;							
	c. Repr	esentation of the debtor at the me	eeting of creditors	and confirmation I	nearing, and any adj	ourned	hearings thereof;		
6.	By agreen	nent with the debtor(s), the above	e-disclosed fee do	es not include the f	following service:				
			СЕН	RTIFICATION					
		I certify that the foregoing payment to me for representati				nt for			
		Date: 03/07/2017	/s/	Andrew B. Nelson	1				
		Date	Sig	gnature of Attorney	,				
			G	eraci Law L.L.C.					

737915 Page 1 of 1 Record #

Name of law firm

UNITED STATES BANKRUPTET COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 62 of 74

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$
toward the flat fee, leaving a balance due of \$ 4.000; and \$ 3 to for expenses
leaving a balance due for the filing fee of \$

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

Signed:

Debtor(s)

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-06996 Doc 1 Filed **Ge/Gat/i Law**Ebter**6**d 03/07/17 16:16:07



Date: 3/4/2017

Consultation Attorney: FCH

Record #: 737-915

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. (60 per month for 36 **PLAN:** The plan payment is estimated to be \$ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full

disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Patrice Harris (Debtor) (Joint Debtor) Dated: <u>3. 4</u>./つ Attorney for the Debtor(s)

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 65 of 74

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patrice Harris / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/06/2017 /s/ Patrice Harris

Patrice Harris

X Date & Sign

Record # 737915 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Entered 03/07/17 16:16:07 Page 66 of 74

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 737915 Page 1 of 2 Record #

Form B 201A, Notice to Consumer Debtor(s)

In re Patrice

Page 67 of 74

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/06/2017	/s/ Patrice Harris	
	Patrice Harris	•
Dated: 03/07/2017	/s/ Andrew B. Nelson	
	Attorney: Andrew B. Nelson	-

Form B 201A. Notice to Consumer Debtor(s) Record # 737915 Page 2 of 2

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 68 of 74

ebtor	1 Patrice		Harris	Case Numb	ber (if known)	
	First Name	Middle Name	Last Name			
Part	6: Answer These Question	s for Reporting Purp	oses			
	What kind of debts do you have?	as "incurre □No. G	debts primarily consumer d by an individual primarily for o to line 16b. Go to line 17.	debts? Consumer debts ar a personal, family, or housel	re defined in 11 U.S.C. § 101(8) hold purpose."	
		money for No. G	debts primarily business a business or investment or the to to line 16c. Go to line 17.	debts? Business debts are irough the operation of the bu	debts that you incurred to obtain usiness or investment.	
		16c. State the	type of debts you owe that are	not consumer debts or busin	ess debts.	
17.	Are you filing under Chapter 7?	. —	not filing under Chapter 7. Go		mpt property is excluded and	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	adm	inistrative expenses are paid the No.	at funds will be available to	distribute to unsecured creditors?	
18.	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19.	How much do you estimate your assets to be worth?	\$0-\$50,001 \$50,001-\$ \$100,001 \$500,001	\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 bi ☐\$1,000,000,001-\$10 ☐\$10,000,000,001-\$i ☐More than \$50 billic	0 billion 50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,00 ■ \$50,001-3 □ \$100,001 □ \$500,001	\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 bi ☐ \$1,000,000,001-\$1 ☐ \$10,000,000,001-\$: ☐ More than \$50 billio	0 billion 50 billion
Pai	t 7: Sign Below					
For	you	correct. If I have chose of title 11, Unit under Chapter If no attorney r this document, I request relief	n to file under Chapter 7, I am ed States Code. I understand t 7. epresents me and I did not pay I have obtained and read the I in accordance with the chapter	aware that I may proceed, if the relief available under each or agree to pay someone who tice required by 11 U.S.C. or of title 11, United States Coealing property, or obtaining results.	ode, specified in this petition. money or property by fraud in connec	ut
\$200,000,000,000,000,000,000,000,000,000		18 U.S.C. §§ 1	52, 1341, 1519, and 3571. e of Debtor 1	x	Signature of Debtor 2 Executed on	

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 69 of 74

Debtor 1	Patrice		Harris	_	
300.0. 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District o	f <u>ILLINOIS</u> (State)		
Case Number	ſ <u></u>			· I	Check if this is amended filing

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
D	pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?	
	Attach Bankruptcy Petition Preparer's Notice, Declaration, and	
	es. Name of Person Signature (Official Form 119).	
***************************************	to the state of th	
L	penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and t.	
······································	Patture of Debtor 1 Signature of Debtor 2	
	te : 3 / 6 / 2017 MM / DD / YYYY	
		AMMADIN

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 70 of 74

Debtor 1	Patrice		Harris	Case Number (if known)	
	First Name	Middle Name	Last Name		

Part 12:	Sign Below			
answers in conne	ad the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud action with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.			
x 519	Signature of Debtor 2			
Da	tte 3 / 2017 Date MM / DD / YYYY			
Did you	attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
No				
Yes				
Did you	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?			
■ No □ Yes	. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

Document Page 71 of 74 DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE:

Patrice Harris

X Date & Sign

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 72 of 74

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patrice Harris / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 3 / 6 /2017

Patrice Harris

X Date & Sign

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Main Document Page 73 of 74

Part 4:

Official Form 122C-1

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Patrice Harris

Date: 3 / 2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Case 17-06996 Doc 1 Filed 03/07/17 Entered 03/07/17 16:16:07 Desc Mail Document Page 74 of 74

Form B 201A, Notice to Consumer Debtor(s)

In re Patrice Harris / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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Dated: 3 / 6 /2017

Patrice Harris

X Date & Sign

Dated: 3/7_/2017

Attorney: Anderew B. Nelman

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2